Congress of the United States Washington, DC 20515

March 20, 2020

The Honorable Nancy Pelosi Speaker of the House U.S. House of Representatives H-233, U.S. Capitol Washington, DC 20515 The Honorable Kevin McCarthy Minority Leader U.S. House of Representatives H-204, U.S. Capitol Washington, DC 20515

Dear Speaker Pelosi and Leader McCarthy:

As negotiations continue on a recovery package for those affected by the coronavirus pandemic, we ask that you take steps to provide relief for millions of student loan borrowers. With this in mind, we ask that the Department of Education be required to place all student loans in a state of deferment or forbearance, thus relieving borrowers of the worry of making their next loan payments if they are unable to.

In the United States, more than 44 million people currently hold more than \$1.5 trillion in student loan debt. For countless Americans whose income will be significantly affected by the ongoing crisis, their ability to pay every day bills will be hampered, including those repaying student loan debt. To his credit, President Trump announced last week that interest on student debt would be suspended due to the crisis. This will provide significant relief to borrowers who will now be able to place their loans in deferment or forbearance without interest accruing. However, borrowers are still required to formally apply for these options, and they are only available for 12 months at a time before having to reapply. Given the burdens already placed on families and those with limited resources, Congress should make this process as simple as possible.

The aid package being negotiated should require the Department of Education to place all current federal student loans into a state of forbearance or deferment immediately, and until this crisis has subsided. For those who are able and wish to continue making payments on their student loans, the option to opt out of forbearance or deferment should also be available. This is a commonsense approach that would provide immediate relief to millions of Americans in an increasingly difficult period.

We thank you for your attention to this matter, and for your work on behalf of Americans faced with growing uncertainty. We hope that you will strongly consider this commonsense recommendation.

Sincerely,

David N. Cicilline *Member of Congress*

House Members Co-Signing:

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